

Information to identify the case:

Debtor 1	<u>Jasmine L. King</u>	Social Security number or ITIN	xxx-xx-6888
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 22-17789-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jasmine L. King
aka Jasmine Lynnette Dailey

1/6/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jasmine L. King
Debtor

Case No. 22-17789-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 2

Date Rcvd: Jan 06, 2023

Form ID: 318

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2023:

Recip ID	Recipient Name and Address
db	+ Jasmine L. King, 26 Berwick Lane, Sicklerville, NJ 08081-3026
cr	+ CSMC 2021-RPL7 Trust, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
519726085	+ SST/Tab Bank, 4315 Pickett Road, Saint Joseph, MO 64503-1600

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: RASEBN@raslg.com	Jan 06 2023 20:38:00	Sindi Mncina, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Road #202, Fairfield, NJ 07004-2927
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 06 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Jan 06 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bk@szjlw.com	Jan 06 2023 20:38:00	Santander Consumer USA Inc., 2860 Patton Rd., Roseville, MN 55113-1100
519739409	EDI: ATLASACQU	Jan 07 2023 01:34:00	Atlas Acquisitions LLC, on behalf of UHG I LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
519726074	+ Email/PDF: bncnotices@becket-lee.com	Jan 06 2023 20:45:03	American Express, PO Box 981537, El Paso, TX 79998-1537
519726075	+ EDI: CAPITALONE.COM	Jan 07 2023 01:34:00	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
519726076	EDI: DISCOVER.COM	Jan 07 2023 01:34:00	Discover Bank, P.O. Box 15316, Wilmington, DE 19850
519726078	EDI: JPMORGANCHASE	Jan 07 2023 01:34:00	JPMCB - Card Services, 301 N. Walnut Street, Floor 09, Wilmington, DE 19801-3935
519726079	+ EDI: LENDNGCLUB	Jan 07 2023 01:34:00	Lending Club Corporatin, 595 Market Street, Suite 400, San Francisco, CA 94105-5839
519726080	Email/Text: EBN@Mohela.com	Jan 06 2023 20:38:00	Mohela/Dept of Education, 633 Spirit Drive, Chesterfield, MO 63005
519726081	+ Email/Text: netcreditbnc@enova.com	Jan 06 2023 20:39:00	Net Credit, 175 W. Jackson Blvd., Suite #1000, Chicago, IL 60604-2863
519726077	Email/Text: signed.order@pfwattorneys.com	Jan 06 2023 20:38:00	Discover Bank, c/o Pressler Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
519726082	+ EDI: SALLIEMAEBANK.COM	Jan 07 2023 01:34:00	Sallie Mae, P.O. Box 3229, Wilmington, DE 19804-0229
519726083	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 06 2023 20:39:00	Santander Consumer USA, 8585 N. Stemmons Fwy, Suite 1100-N, Dallas, TX 75247-3822

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Jan 06, 2023

Form ID: 318

Total Noticed: 24

519726084	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 06 2023 20:39:00	Select Portfolio Servicing, Inc., 3815 South West Temple Street, Salt Lake City, UT 84115-4412
519726086	+ EDI: RMSC.COM	Jan 07 2023 01:34:00	Synco/Sam's Club, 4125 Windward Plaza, Alpharetta, GA 30005-8738
519726586	+ EDI: RMSC.COM	Jan 07 2023 01:34:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519726088	+ EDI: USAA.COM	Jan 07 2023 01:34:00	USAA Savings Bank, PO Box 33009, San Antonio, TX 78265-3009
519726087	+ EDI: LCIUPSTART	Jan 07 2023 01:34:00	Upstart Network, 2 Circle Star Way San, San Carlos, CA 94070-6200
519726089	+ EDI: WFFC2	Jan 07 2023 01:34:00	Wells Fargo, P.O. Box 14517, Des Moines, IA 50306-3517

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2023 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Debtor Jasmine L. King andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor CSMC 2021-RPL7 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas S. Stanger	doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Sindi Mncina	on behalf of Creditor CSMC 2021-RPL7 Trust smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5